



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** EASTERN BANKSHARES INC

**City/State** BOSTON, MA

## Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 17,050,068

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**EASTERN BANKSHARES INC**  
**265 FRANKLIN STREET**  
  
**BOSTON, MA 02110**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	16,556,300	12,630,397	13,803,123	11,387,779	11,136,127
Net income (\$000)	82,472	38,295	22,738	135,098	122,727
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.51	2.65	35	3.21	2.84	73	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78
+ Non-interest income	1.23	1.11	62	1.27	1.14	62	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69
- Overhead expense	2.46	2.24	68	3.11	2.63	77	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85
- Provision for credit losses	-0.05	-0.15	68	0.59	0.85	36	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57
+ Securities gains (losses)	0.01	0.01	77	0	0.03	53	0	0.02	41	0.02	0.01	80	0	0	68
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	86	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.34	1.79	17	0.78	0.64	47	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39
Net operating income	1	1.36	17	0.61	0.48	50	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31
Net income	1	1.35	17	0.61	0.50	50	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.71	3.14	21	3.65	3.78	36	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42
Interest expense	0.03	0.27	2	0.16	0.66	2	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5
Net interest income (tax equivalent)	2.69	2.85	33	3.49	3.10	72	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.07	0.13	37	0.06	0.28	21	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36
Earnings coverage of net loan and lease losses (X)	29.67	4.52	73	29.36	21.56	77	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.39	25	1.17	1.51	28	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52
Allowance for loan and lease losses / Total loans and leases	1.10	1.37	30	1.17	1.48	29	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.63	34	0.52	0.66	41	0.42	0.71	26	0.47	0.57	42	0.30	0.61	15
30-89 days past due loans and leases / Total loans and leases	0.23	0.27	57	0.48	0.36	73	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-10.07	-1.82	28	-11.69	6.94	7	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15
Net short-term noncore funding dependence	-10.20	-8.21	40	-11.87	-2.29	18	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34
Net loans and leases / Total assets	55.65	59.81	34	70.47	63.21	67	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86
<b>Capitalization</b>															
Tier 1 leverage ratio	18.66	9.11	99	9.99	9.03	78	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73
Holding company equity capital / Total assets	20.12	10.88	99	12.10	11.06	64	21.47	11.16	99	13.76	12.43	66	12.59	12.22	59
Total equity capital (including minority interest) / Total assets	20.12	11.01	99	12.10	11.18	62	21.47	11.29	99	13.76	12.57	66	12.59	12.27	59
Common equity tier 1 capital / Total risk-weighted assets	28.08	12.69	99	12.77	12.01	74	28.46	12.38	99	12.66	12.17	68	11.51	12.12	48
Net loans and leases / Equity capital (X)	2.77	5.51	4	5.83	5.78	53	2.80	5.58	6	5.56	5.21	62	6.12	5.29	70
Cash dividends / Net income	29.22	25.30	59	0	60.26	4	0	42.30	4	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	21.79	9.29	87	21.51	17.07	68	37.27	16.68	91	2.18	9.26	21	4.67	7	51
Equity capital	102.56	9.31	98	9.15	6.16	71	114.23	6.99	99	11.65	10.49	69	7.71	7.89	64
Net loans and leases	-3.83	0.79	33	10.28	13.26	47	7.82	9.07	54	1.42	9.10	19	7.58	7.89	58
Noncore funding	-17.99	-23.76	56	-80.09	-2.41	0	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	77.25	103.07	0	99.71	103.11	28	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32
Cash from ops + noncash items + op expense / Op expense + dividends	21.55	130.64	9	-690.80	154.33	0	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	180,204	188,637	374,840	405,390	371,884	-4.47	36.55
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	174,227	182,633	362,943	395,222	362,120	-4.60	34.51
Tax-exempt income on loans and leases.....	5,977	6,004	11,897	10,168	9,764	-0.45	144.56
Estimated tax benefit on income on loans and leases.....	1,583	1,677	3,341	2,892	2,874	-5.63	-10.67
Income on loans and leases (tax equivalent).....	181,787	190,314	378,181	408,282	374,758	-4.48	35.92
Investment interest income (tax equivalent).....	27,359	20,672	41,544	42,068	44,395	32.35	63.19
Interest on balances due from depository institutions.....	863	800	1,756	2,975	3,409	7.88	-55.01
Interest income on other earning assets.....	0	7	7	245	1,036	-100.00	-100.00
Total interest income (tax equivalent).....	210,009	211,793	421,488	453,570	423,598	-0.84	37.45
Interest on time deposits of \$250K or more.....	57	508	687	2,443	2,643	-88.78	
Interest on time deposits < \$250K.....	163	592	861	1,551	1,199	-72.47	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	1,814	7,419	9,769	23,311	13,545	-75.55	12.25
Interest on other borrowings and trading liabilities.....	83	672	761	6,449	7,735	-87.65	-67.58
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	2,117	9,191	12,078	33,754	25,122	-76.97	-18.67
Net interest income (tax equivalent).....	207,892	202,602	409,410	419,816	398,476	2.61	38.42
Non-interest income.....	101,626	80,028	179,344	180,273	177,448	26.99	24.71
Adjusted operating income (tax equivalent).....	309,518	282,630	588,754	600,089	575,924	9.51	33.59
Overhead expense.....	203,856	196,179	508,869	415,973	397,567	3.91	11.80
Provision for credit losses.....	-3,880	37,200	38,800	6,300	15,100		
Securities gains (losses).....	1,165	285	288	2,017	50	308.77	878.99
Other tax equivalent adjustments.....	0	0	1	0	0		
Pretax net operating income (tax equivalent).....	110,707	49,536	41,374	179,833	163,307	123.49	144.81
Applicable income taxes.....	25,669	8,495	13,163	39,481	34,884	202.17	111.53
Tax equivalent adjustments.....	2,566	2,746	5,473	5,254	5,696	-6.55	-33.04
Applicable income taxes (tax equivalent).....	28,235	11,241	18,636	44,735	40,580	151.18	76.83
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	82,472	38,295	22,738	135,098	122,727	115.36	181.92
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	82,472	38,295	22,738	135,098	122,727	115.36	181.92
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	82,472	38,295	22,738	135,098	122,727	115.36	181.92
Investment securities income (tax equivalent).....	27,359	20,672	41,544	42,068	44,395	32.35	63.19
US Treasury and agency securities (excluding mortgage-backed securities).....	3,248	524	1,971	669	0	519.85	
Mortgage-backed securities.....	19,415	15,199	29,749	30,623	31,870	27.74	108.05
All other securities.....	4,696	4,949	9,824	10,776	12,525	-5.10	-36.82
Cash dividends declared.....	24,100	0	0	0	0		
Common.....	24,100	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.54	2.92	20	3.35	3.46	39	3.05	3.27	29	3.98	4	52	3.80	3.87	46
Less: Interest expense	0.03	0.25	2	0.15	0.61	2	0.09	0.48	0	0.30	0.98	5	0.23	0.79	5
Equals: Net interest income (tax equivalent)	2.51	2.65	35	3.21	2.84	73	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78
Plus: Non-interest income	1.23	1.11	62	1.27	1.14	62	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69
Equals: adjusted operating income (tax equivalent)	3.74	3.82	51	4.48	4.05	75	4.27	4.04	66	5.27	4.41	83	5.17	4.46	86
Less: Overhead expense	2.46	2.24	68	3.11	2.63	77	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85
Less: Provision for credit losses	-0.05	-0.15	68	0.59	0.85	36	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	77	0	0.03	53	0	0.02	41	0.02	0.01	80	0	0	68
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	86	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.34	1.79	17	0.78	0.64	47	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39
Less: Applicable income taxes (tax equivalent)	0.34	0.41	28	0.18	0.16	47	0.14	0.23	21	0.39	0.36	58	0.36	0.33	58
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1	1.36	17	0.61	0.48	50	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1	1.35	17	0.61	0.50	50	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31
Memo: Net income (last four quarters)	0.42	1.25	3	0.87	0.81	50	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31
Net income—BHC and noncontrolling (minority) interest	1	1.37	15	0.61	0.50	50	0.16	0.83	10	1.19	1.20	43	1.10	1.25	31
<b>Margin Analysis</b>															
Average earning assets / Average assets	93.46	93.15	53	91.99	91.74	53	92.45	92.32	53	92.46	91.05	65	92.46	91.48	60
Average interest-bearing funds / Average assets	74.48	62.32	87	81.26	65.48	91	78.11	64.06	90	82.20	65.57	93	83.01	65.56	94
Interest income (tax equivalent) / Average earning assets	2.71	3.14	21	3.65	3.78	36	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42
Interest expense / Average earning assets	0.03	0.27	2	0.16	0.66	2	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5
Net interest income (tax equivalent) / Average earning assets	2.69	2.85	33	3.49	3.10	72	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.71	4.05	34	4.03	4.44	25	3.92	4.27	31	4.56	5.09	16	4.38	4.95	16
Interest-bearing bank balances	0.10	0.11	34	0.21	0.50	11	0.14	0.27	11	1.67	2.04	29	1.66	1.64	51
Federal funds sold and reverse repos	0	0.26	20	1.86	0.94	86	1.63	0.68	88	3.32	2.44	80	2.07	2.17	51
Trading assets		0.42		2.23	0.67	80	1.86	0.60	80	1.62	0.99	64	1.72	1.11	63
Total earning assets	2.68	3.11	23	3.60	3.74	37	3.26	3.51	30	4.26	4.36	45	4.06	4.20	43
Investment securities (tax equivalent)	1.37	1.80	20	2.80	2.51	76	2.28	2.25	51	2.95	2.76	70	2.99	2.68	77
US Treasury and agency securities (excluding mortgage-backed securities)	0.70	1.28	20	1.74	2.01	43	0.64	1.75	7	1.96	2.32	30		2.05	
Mortgage-backed securities	1.20	1.56	16	2.57	2.33	78	1.98	2.05	40	2.82	2.61	78	2.78	2.50	82
All other securities	3.61	2.91	77	3.64	3.48	66	3.66	3.24	70	3.73	4.06	48	3.79	4.20	55
Interest-bearing deposits	0.03	0.24	3	0.17	0.70	3	0.10	0.53	3	0.30	1.10	3	0.20	0.81	3
Time deposits of \$250K or more	0.20	0.76	3	1.29	1.67	20	0.96	1.42	17	1.81	1.96	35	1.76	1.44	75
Time deposits < \$250K	0.17	0.72	2	0.49	1.58	4	0.38	1.36	2	0.59	1.82	4	0.41	1.29	6
Other domestic deposits	0.03	0.17	4	0.15	0.50	4	0.09	0.36	3	0.27	0.93	4	0.16	0.67	3
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.19	6	1.25	0.85	81	1.25	0.62	85	2.18	1.86	63	2.01	1.51	71
Other borrowed funds and trading liabilities	1.12	1.31	44	1.25	1.62	29	1.22	1.50	35	2.53	2.38	62	1.88	2.28	22
All interest-bearing funds	0.03	0.40	2	0.18	0.92	0	0.11	0.74	0	0.36	1.49	1	0.27	1.19	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	101,626	80,028	179,344	180,273	177,448
Fiduciary activities income	11,945	10,470	21,473	20,029	19,511
Service charges on deposit accounts - domestic	11,075	10,462	21,560	27,043	26,897
Trading revenue	0	-4	-4	1,297	2,156
Investment banking fees and commissions	19	0	4	3	6
Insurance activities revenue	51,585	49,993	94,121	90,209	91,499
Venture capital revenue	0	0	0	0	0
Net servicing fees	12	13	27	31	39
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,374	1,515	7,652	780	2,386
Other non-interest income	24,616	7,579	34,511	40,881	34,954
Total overhead expenses	203,856	196,179	508,869	415,973	397,567
Personnel expense	133,314	124,567	261,470	244,967	230,635
Net occupancy expense	17,762	19,960	38,339	40,994	40,104
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,157	1,403	2,857	3,541	3,891
Other operating expenses	51,623	50,249	206,203	126,471	122,937
Fee income on mutual funds and annuities	19	0	4	3	6
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,797	1,824	1,832	1,805	1,821
Average personnel expense per employee	74.19	68.29	142.72	135.72	126.65
Average assets per employee	9,213.30	6,924.56	7,534.46	6,309.02	6,115.39

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.02	2.15	22	0	2.20	10	0	2.02	20	0	2.72	20	0	3.08	16
Overhead expenses / Net Interest Income + non-interest income	66.41	59.03	78	70.09	63.28	75	87.24	62.28	92	69.93	61.29	83	69.72	60.88	83
<b>Percent of Average Assets</b>															
Total overhead expense	2.46	2.24	68	3.11	2.63	77	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85
Personnel expense	1.61	1.25	84	1.97	1.31	93	1.89	1.30	92	2.15	1.41	93	2.07	1.44	91
Net occupancy expense	0.21	0.24	35	0.32	0.26	73	0.28	0.26	62	0.36	0.28	79	0.36	0.28	78
Other operating expenses	0.64	0.73	46	0.82	0.99	48	1.51	0.94	84	1.14	0.97	75	1.14	0.97	78
Overhead less non-interest income	1.23	1.10	58	1.84	1.36	80	2.39	1.25	91	2.07	1.32	90	1.98	1.38	89
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	65.86	58.45	78	69.41	62.83	77	86.43	61.82	92	69.32	60.64	82	69.03	60.37	83
Personnel expense	43.07	33.10	93	44.07	32.43	93	44.41	32.36	95	40.82	32.39	90	40.05	32.51	88
Net occupancy expense	5.74	6.33	39	7.06	6.65	57	6.51	6.58	50	6.83	6.52	56	6.96	6.48	58
Other operating expenses	17.05	18.60	42	18.28	23.06	38	35.51	22.28	88	21.67	21.20	64	22.02	20.90	63
Total non-interest income	32.83	28.18	64	28.32	27.40	60	30.46	28.83	58	30.04	29.23	63	30.81	28.50	66
Fiduciary activities income	3.86	2.24	74	3.70	2.10	75	3.65	2.09	74	3.34	1.97	72	3.39	2.14	73
Service charges on domestic deposit accounts	3.58	3.19	54	3.70	3.35	59	3.66	3.27	56	4.51	3.88	60	4.67	4.15	55
Trading revenue	0	0.72	23	0	1.60	11	0	1.28	7	0.22	1.18	48	0.37	0.85	57
Investment banking fees and commissions	0.01	2.52	14	0	2.64	6	0	2.46	13	0	3.54	11	0	3.42	10
Insurance activities revenue	16.67	0.37	99	17.69	0.39	99	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.55	25	0	-0.20	53	0	0.01	51	0.01	0.28	32	0.01	0.65	20
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.77	3.83	27	0.54	2.89	35	1.30	3.92	38	0.13	1.86	20	0.41	1.61	30
Other non-interest income	7.95	9.26	53	2.68	9.31	4	5.86	9.65	31	6.81	10.04	35	6.07	9.86	29
Overhead less non-interest income	33.03	29.94	51	41.10	34.19	70	55.97	31.93	93	39.28	31.06	76	38.22	31.46	68
Applicable income taxes / Pretax net operating income (tax equivalent)	23.19	21.54	68	17.15	18.39	34	31.81	18.63	98	21.95	20.56	61	21.36	19.04	71
Applicable income tax + TE / Pretax net operating income + TE	25.50	23.10	79	22.69	22.75	44	45.04	21.18	99	24.88	23.23	71	24.85	21.56	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,682,965	6,429,205	6,475,668	6,406,962	6,155,359	3.95	29.73
Commercial and industrial loans	2,215,868	2,740,717	2,522,521	1,721,704	1,713,718	-19.15	70.26
Loans to individuals	214,876	312,386	258,931	377,760	519,374	-31.21	-66.94
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	504,271	528,582	468,948	476,391	469,520	-4.60	46.38
Less: Unearned income	23,885	28,291	17,914	1,296	2,365	-15.57	279.55
Loans and leases, net of unearned income	9,594,095	9,982,599	9,708,154	8,981,521	8,855,606	-3.89	28.94
Less: Allowance for loan and lease losses	105,637	116,636	113,031	82,297	80,655	-9.43	54.53
Net loans and leases	9,488,458	9,865,963	9,595,123	8,899,224	8,774,951	-3.83	28.70
Debt securities that reprice or mature in over 1 year	4,838,225	1,542,887	3,133,202	1,501,506	1,455,898	213.58	401.72
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	14,326,683	11,408,850	12,728,325	10,400,730	10,230,849	25.58	71.84
Interest-bearing bank balances	1,505,757	1,363,297	1,937,479	227,099	110,005	10.45	121.07
Federal funds sold and reverse repos	0	2,000	0	0	0	-100.00	
Debt securities that reprice or mature within 1 year	10,556	57,467	50,658	6,730	0	-81.63	162.91
Trading assets	0	0	0	961	52,899		-100.00
Total earning assets	15,842,996	12,831,614	14,716,462	10,635,520	10,393,753	23.47	73.72
Non-interest-bearing cash and due from depository institutions	58,629	67,336	116,596	135,503	149,703	-12.93	-31.24
Premises, fixed assets, and leases	117,431	132,556	125,317	47,493	53,304	-11.41	66.76
Other real estate owned	38	40	0	0	35	-5.00	-91.81
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,030,974	968,118	1,006,460	811,663	784,781	6.49	37.60
Total assets	17,050,068	13,999,664	15,964,835	11,630,179	11,381,576	21.79	70.07
Quarterly average assets	16,836,428	13,523,870	15,786,970	11,476,788	11,308,408	24.49	69.62
Average loans and leases (YTD)	9,806,745	9,445,667	9,650,724	8,948,544	8,564,635	3.82	35.66
<b>Memoranda</b>							
Loans held-for-sale	2,734	2,972	1,140	26	22	-8.01	-88.80
Loans not held-for-sale	9,591,361	9,979,627	9,707,014	8,981,495	8,855,584	-3.89	29.32
Real estate loans secured by 1-4 family	2,441,610	2,448,215	2,369,254	2,497,285	2,505,784	-0.27	21.50
Commercial real estate loans	4,241,355	3,980,990	4,106,414	3,909,677	3,649,575	6.54	34.99
Construction and land development	217,298	233,645	252,503	240,274	305,630	-7.00	-30.78
Multifamily	1,000,928	781,369	869,246	730,496	718,785	28.10	151.55
Nonfarm nonresidential	3,023,129	2,965,976	2,984,665	2,938,907	2,625,160	1.93	24.40
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	4,848,781	1,600,354	3,183,860	1,508,236	1,455,898	202.98	400.73
U.S. Treasury securities	69,332	60,936	70,369	50,421	0	13.78	
US agency securities (excluding mortgage-backed securities)	841,004	0	666,709	0	0		
Municipal securities	278,121	281,340	280,901	283,537	313,716	-1.14	17.89
Mortgage-backed securities	3,660,324	1,251,799	2,165,881	1,167,969	1,136,137	192.41	462.21
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	6,279	0	6,309	6,045	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	4,848,781	1,600,354	3,183,860	1,508,236	1,455,898	202.98	400.73
U.S. Treasury securities	69,332	60,936	70,369	50,421	0	13.78	
US agency securities (excluding mortgage-backed securities)	841,004	0	666,709	0	0		
Municipal securities	278,121	281,340	280,901	283,537	313,716	-1.14	17.89
Mortgage-backed securities	3,660,324	1,251,799	2,165,881	1,167,969	1,136,137	192.41	462.21
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	6,279	0	6,309	6,045	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-4,834	62,066	58,676	28,039	-24,824		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	85,050	88,888	91,647	933,432	1,031,021	-4.32	110.86

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	525,215	456,045	513,359	387,132	337,452	15.17	-83.26
NOW, ATS and transaction accounts	189,618	165,440	199,715	214,462	464,353	14.61	-87.86
Time deposits less brokered deposits < \$250K	187,720	234,879	200,032	245,191	283,740	-20.08	
MMDA and other savings accounts	12,305,784	10,931,194	11,197,836	8,636,993	8,138,095	12.57	264.84
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	13,208,337	11,787,558	12,110,942	9,483,778	9,223,640	12.05	57.93
Time deposits of \$250K or more	58,436	74,042	58,827	83,948	191,210	-21.08	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	201,082	168,776		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	61	0	0	4,946	143,432		
Other borrowings w/remaining maturity over 1 year	14,734	15,249	15,022	14,018	7,204	-3.38	26.80
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	73,231	89,291	73,849	303,994	510,622	-17.99	-59.99
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	337,878	429,185	351,992	242,255	214,173	-21.27	43.00
Total liabilities	13,619,446	12,306,034	12,536,783	10,030,027	9,948,435	10.67	55.08
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,868	0	1,868	0	0		
Common surplus	1,856,241	0	1,854,068	0	0		
Retained earnings	1,723,979	1,681,163	1,665,607	1,643,999	1,508,902	2.55	36.95
Accumulated other comprehensive income	-6,247	12,467	54,234	-43,847	-75,761		
Other equity capital components	-145,219	0	-147,725	0	0		
Total holding company equity capital	3,430,622	1,693,630	3,428,052	1,600,152	1,433,141	102.56	176.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	3,430,622	1,693,630	3,428,052	1,600,152	1,433,141	102.56	176.00
Total liabilities and capital	17,050,068	13,999,664	15,964,835	11,630,179	11,381,576	21.79	70.07
<b>Memoranda</b>							
Non-interest-bearing deposits	525,215	456,045	513,359	387,132	337,452	15.17	-83.26
Interest-bearing deposits	12,741,558	11,405,555	11,656,410	9,180,594	9,077,398	11.71	136.72
Total deposits	13,266,773	11,861,600	12,169,769	9,567,726	9,414,850	11.85	55.71
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	3,428,052	1,600,152	1,600,152	1,433,141	1,330,513		
Accounting restatements	0	-1,131	-1,131	0	0		
Net income	82,472	38,295	22,738	135,098	122,727		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	1,792,878	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	24,100	0	0	0	0		
Change in other comprehensive income	-60,481	56,314	98,081	31,913	-20,099		
Changes in debit to ESOP liability	2,506	0	-147,725	0	0		
Other adjustments to equity capital	2,173	0	63,059	0	0		
Holding company equity capital, ending balance	3,430,622	1,693,630	3,428,052	1,600,152	1,433,141		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	39.20	36.32	52	45.92	36.22	67	40.56	36.22	55	55.09	37.78	80	54.08	37.19	78
Commercial and industrial loans	13	12.25	60	19.58	14.99	71	15.80	13.52	63	14.80	12.02	65	15.06	12.85	63
Loans to individuals	1.26	3.48	48	2.23	3.53	54	1.62	3.40	51	3.25	4.20	57	4.56	4.31	61
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	2.96	4.22	51	3.78	4.66	51	2.94	4.63	45	4.10	5.01	51	4.13	5	49
Net loans and leases	55.65	59.81	34	70.47	63.21	67	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86
Debt securities over 1 year	28.38	17.61	86	11.02	14.01	32	19.63	15.55	69	12.91	14.60	42	12.79	14.63	44
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	84.03	78.32	70	81.49	78.43	51	79.73	78.16	43	89.43	79.65	92	89.89	79.97	90
Interest-bearing bank balances	8.83	9.11	51	9.74	6.78	75	12.14	7.51	80	1.95	3.06	48	0.97	3.04	28
Federal funds sold and reverse repos	0	0.52	28	0.01	0.86	67	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.06	1.53	6	0.41	1.83	21	0.32	1.68	19	0.06	1.91	5	0	1.96	1
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0.01	1.19	33	0.46	1.33	73
Total earning assets	92.92	91.43	68	91.66	90.72	63	92.18	91.05	60	91.45	89.53	70	91.32	89.74	66
Non-interest cash and due from depository institutions	0.34	1.01	7	0.48	1.08	10	0.73	1.07	25	1.17	1.14	50	1.32	1.21	57
Other real estate owned	0	0.02	15	0	0.03	9	0	0.02	4	0	0.03	4	0	0.04	7
All other assets	6.74	7.50	43	7.86	8.16	43	7.09	7.82	39	7.39	9.27	30	7.36	8.98	33
<b>Memoranda</b>															
Short-term investments	8.89	12.01	37	10.16	10.58	58	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6
U.S. Treasury securities	0.41	1.08	56	0.44	0.92	60	0.44	0.84	66	0.43	1.03	60	0	1.04	14
US agency securities (excluding mortgage-backed securities)	4.93	0.77	94	0	0.48	12	4.18	0.63	95	0	0.54	13	0	0.69	10
Municipal securities	1.63	1.72	58	2.01	1.45	67	1.76	1.69	60	2.44	1.34	74	2.76	1.62	73
Mortgage-backed securities	21.47	12.97	86	8.94	11.11	39	13.57	11.75	60	10.04	11.44	42	9.98	11.13	46
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0.04	0.39	43	0	0.42	10	0.05	0.39	46	0.05	0.41	47
Loans held-for-sale	0.02	0.42	25	0.02	0.48	21	0.01	0.52	19	0	0.39	15	0	0.30	16
Loans held for investment	56.25	59.85	36	71.28	63.46	69	60.80	61.72	40	77.23	63.50	86	77.81	63.93	87
Real estate loans secured by 1-4 family	14.32	11.69	64	17.49	12.29	70	14.84	11.91	63	21.47	13.29	81	22.02	13.46	83
Revolving	4.03	1.45	95	4.97	1.80	95	4.35	1.66	93	5.90	2.07	94	5.72	2.27	93
Closed-end, secured by first liens	9.49	9.84	53	10.94	9.99	55	9.47	9.81	51	13.35	10.69	68	13.56	10.57	68
Closed-end, secured by junior liens	0.80	0.20	92	1.57	0.26	95	1.03	0.22	92	2.22	0.28	96	2.73	0.31	98
Commercial real estate loans	24.88	22.48	53	28.44	21.90	63	25.72	22.22	57	33.62	22.23	74	32.07	21.58	73
Construction and land development	1.27	3.35	25	1.67	3.32	32	1.58	3.40	29	2.07	3.44	42	2.69	3.51	47
Multifamily	5.87	3.31	81	5.58	3.07	83	5.44	3.12	80	6.28	3.01	86	6.32	2.72	88
Nonfarm nonresidential	17.73	14.81	62	21.19	14.50	71	18.70	14.72	62	25.27	14.69	80	23.06	14.44	74
Real estate loans secured by farmland	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	69.66	59.66	62	64.40	55.37	64	66.70	57.15	63	71.33	57.46	66	69.51	56.49	68
Real estate loans secured by 1-4 family	25.45	19.82	65	24.52	19.50	66	24.40	19.43	65	27.80	20.75	73	28.30	21.10	76
Revolving	7.17	2.42	96	6.97	2.79	93	7.15	2.64	95	7.64	3.15	93	7.36	3.50	87
Closed-end	18.28	17.22	58	17.55	16.49	53	17.25	16.59	53	20.17	17.39	65	20.94	17.39	65
Commercial real estate loans	44.21	36.54	59	39.88	32.96	62	42.30	34.63	60	43.53	33.52	65	41.21	32.14	62
Construction and land development	2.26	5.50	28	2.34	4.97	29	2.60	5.26	29	2.68	5.09	34	3.45	5.20	43
1-4 family	0	1.11	4	0	0.93	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	2.26	4.33	31	2.34	3.90	33	2.60	4.19	34	2.68	4.02	42	3.45	4.05	49
Multifamily	10.43	5.34	87	7.83	4.72	82	8.95	4.96	84	8.13	4.69	81	8.12	4.10	85
Nonfarm nonresidential	31.51	24.14	66	29.71	21.76	68	30.74	22.93	68	32.72	22.15	73	29.64	21.40	67
Owner-occupied	9.74	8.14	60	9.02	7.38	61	9.39	7.68	62	10.23	7.72	65	9.34	8.03	58
Other	21.77	15.71	72	20.69	14.16	76	21.35	14.95	74	22.49	14.34	78	20.31	13.38	74
Real estate loans secured by farmland	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	23.10	20.98	61	27.45	23.90	67	25.98	22.17	67	19.17	19.53	55	19.35	20.32	52
Loans to individuals	2.24	6.28	46	3.13	6.11	52	2.67	6.13	49	4.21	7.13	53	5.86	7.36	57
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	5.26	8.03	52	5.30	8.93	47	4.83	9.09	45	5.30	9.85	43	5.30	9.66	39
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	210.17	383.17	15	449.34	392.62	52	207.15	381.27	18	472.33	391.26	60	506.03	379.80	66
Real estate loans secured by 1-4 family	76.78	124.52	30	171.11	133.24	66	75.79	125.03	29	184.10	138.18	68	206	137.84	80
Revolving	21.63	15.53	65	48.64	19.64	92	22.20	17.42	63	50.57	21.26	91	53.56	23.33	88
Closed-end	55.16	107.53	28	122.47	112.01	56	53.59	106.14	27	133.53	115.20	62	152.44	112.79	72
Commercial real estate loans	133.38	238.21	25	278.23	237.30	54	131.36	234.65	27	288.22	229.44	57	300.03	219.72	63
Construction and land development	6.83	35.52	17	16.33	35.78	31	8.08	35.62	19	17.71	34.95	36	25.13	35.36	46
1-4 family	0	7.06	3	0	6.74	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	6.83	28.07	17	16.33	27.86	35	8.08	28.16	19	17.71	27.32	41	25.13	27.26	49
Multifamily	31.48	34.78	57	54.61	33.28	81	27.81	32.74	50	53.85	31.04	83	59.09	27.85	87
Nonfarm nonresidential	95.07	157.17	29	207.29	157.33	62	95.48	155.06	29	216.66	152.10	66	215.81	147.22	67
Owner-occupied	29.38	52.65	30	62.95	53.29	62	29.17	52.37	30	67.72	53.07	64	67.98	54.89	64
Other	65.69	102.08	29	144.34	101.60	68	66.30	100.54	32	148.94	97.41	70	147.83	91.80	73
Real estate loans secured by farmland	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	69.68	127.07	20	191.55	159.86	62	80.69	139.91	21	126.93	122.02	53	140.88	128.82	56
Loans to individuals	6.76	35.29	32	21.83	38.40	52	8.28	37.47	35	27.85	43.51	54	42.70	42.67	61
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	15.86	46.75	29	36.94	51.14	50	15	49.54	25	35.12	52.44	43	38.60	51.79	46
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	35.22	28.84	63	31.98	26.07	63	33.63	27.32	64	33.98	26.45	63	32.72	24.79	63
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	106.26	187.37	25	223.14	186.18	55	104.43	183.76	28	225.01	178.57	62	238.19	167.93	71
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	135.64	244.59	25	286.10	244.21	54	133.60	240.85	26	292.73	236.10	54	306.17	225.98	64

BHC Name

City/State

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	8.89	12.01	37	10.16	10.58	58	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6
Liquid assets	35.98	28.17	76	19.61	24.60	41	31.05	26.22	67	13.60	22.44	23	12.73	22.72	20
Investment securities	28.44	19.64	78	11.43	16.55	28	19.94	17.85	61	12.97	16.99	33	12.79	17.27	32
Net loans and leases	55.65	59.81	34	70.47	63.21	67	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86
Net loans, leases and standby letters of credit	56.01	60.62	33	70.88	64.12	66	60.48	62.48	37	77.04	64.84	81	77.65	65.07	85
Core deposits	77.47	74.75	46	84.20	68.08	96	75.86	70.67	52	81.54	63.09	96	81.04	62.13	94
Noncore funding	0.43	10.89	0	0.64	16.68	0	0.46	14.13	0	2.61	19.36	0	4.49	21.34	5
Time deposits of \$250K or more	0.34	1.81	7	0.53	2.56	9	0.37	2.11	10	0.72	2.94	11	1.68	2.89	30
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	1.73	1.94	61	1.48	1.97	57
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	-0.01	0.52	19	0	0.54	30	1.73	0.48	77	1.48	0.54	72
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	27	0	2.06	3	0	1.24	7	0.04	3.01	11	1.26	3.67	30
Earning assets that reprice within 1 year	34.39	38.93	37	40.90	39.71	51	38.48	39.38	44	38.83	39.29	46	37.40	40.29	39
Interest-bearing liabilities that reprice within 1 year	1.24	7.04	3	1.90	9.42	5	1.39	8.20	3	2.47	10.19	7	3.77	10.01	15
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	33.16	30.25	53	38.99	28.34	75	37.09	29.11	65	36.36	26.63	77	33.63	27.38	63
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-10.07	-1.82	28	-11.69	6.94	7	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15
Net short-term noncore funding dependence	-10.20	-8.21	40	-11.87	-2.29	18	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34
Short-term investment / Short-term noncore funding	2,782.84	284.81	96	2,073.49	138.95	98	3,652.98	184.19	99	81.97	77.77	63	21.97	66.46	32
Liquid assets - short-term noncore funding / Nonliquid assets	55.71	34.02	79	23.78	23.27	59	44.54	28.18	81	12.90	16.97	49	9.54	16.04	45
Net loans and leases / Total deposits	71.52	74.66	43	83.18	82.84	44	78.84	79.43	47	93.01	90.31	54	93.20	90.08	55
Net loans and leases / Core deposits	71.84	81.17	35	83.70	93.70	31	79.23	88.34	33	93.84	103.93	36	95.14	105	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.16	1.94	6	4.72	4.82	57	1.95	4.31	18	2.20	1.36	76	-2.19	-1.98	45
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	84.66	95	100	85.75	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	1.43	5.52	48	3.81	5.43	61	2.21	4.72	65	3.34	6.15	57	0	6.99	14
US agency securities (excluding mortgage-backed securities)	17.34	4.50	87	0	3.23	11	20.94	4.01	92	0	3.49	13	0	4.02	9
Municipal securities	5.74	8.87	50	17.58	9.39	76	8.82	9.83	59	18.80	7.75	81	21.55	9.16	83
Mortgage-backed securities	75.49	66.59	59	78.22	67.27	66	68.03	66.64	51	77.44	67.43	57	78.04	65.45	66
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0.39	2.93	43	0	3.01	9	0.42	2.94	46	0.42	2.79	46
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.22	8.69	3	3.59	11.75	19	1.59	10.55	13	0.45	11.86	4	0	11.91	1
Debt securities 1 to 5 years	6.78	17.05	31	3.43	18.03	22	5.98	17.03	32	4.51	17.94	26	0.89	19.18	7
Debt securities over 5 years	93.01	72.17	90	92.98	66.01	91	92.43	69.86	86	95.05	66.02	93	99.11	64.73	99
Pledged securities	1.75	33.87	6	5.55	37.40	10	2.88	35.67	8	61.89	30.57	86	70.82	33.30	92
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	6.58	51.37	31	558.35	146.89	94	750.25	183.32	93	112.56	26.69	86	-48.95	6.77	5
Investment securities	202.98	33.34	98	13.96	14.17	58	111.10	23.62	95	3.59	11.75	42	-3.25	9.42	20
Core deposits	12.05	16.88	34	26.49	25.99	57	27.70	26.88	62	2.82	11.23	20	5.39	7.29	52
Noncore funding	-17.99	-23.76	56	-80.09	-2.41	0	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	4,129,771	3,745,517	3,873,387	3,605,851	3,399,472
Commit: Secured commercial real estate loans	634,260	527,324	552,652	449,999	540,934
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	61,712	57,402	60,221	60,124	62,574
Commercial and similar letters of credit	50	0	0	0	109
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	130,150	119,845	141,511	117,057	65,359
Credit derivatives - notional amount (holding company as beneficiary)	147,301	170,286	155,456	182,519	98,544
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	45,339	67,745	41,160	21,357	12,613
Written options contracts (interest rate)	59,924	161,889	165,686	79,770	50,093
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,406,954	4,675,850	3,652,385	5,869,474	3,840,729
Futures and forward foreign exchange	16,352	17,239	15,040	37,300	55,110
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	24.22	22.45	63	26.75	21.74	72	24.26	22.01	64	31	23.52	76	29.87	24.05	72
Standby letters of credit	0.36	0.67	39	0.41	0.72	42	0.38	0.71	38	0.52	0.84	45	0.55	0.92	43
Commercial and similar letters of credit	0	0.02	41	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	37
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.76	0.25	80	0.86	0.39	82	0.89	0.35	83	1.01	0.42	84	0.57	0.52	81
Credit derivatives - notional amount (holding company as beneficiary)	0.86	0.19	90	1.22	0.33	90	0.97	0.30	89	1.57	0.52	90	0.87	0.75	88
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	20.70	49.75	55	35.16	51.68	67	24.27	48.62	56	51.66	68.47	71	34.78	65.81	67
Interest rate contracts	20.60	35.96	58	35.04	36.85	71	24.17	34.36	59	51.34	47.31	75	34.30	43.84	71
Interest rate futures and forward contracts	0.27	5.17	48	0.48	9.28	44	0.26	6.21	36	0.18	10.67	34	0.11	11.40	37
Written options contracts (interest rate)	0.35	1.82	42	1.16	2.30	53	1.04	2.18	53	0.69	2.47	57	0.44	2.16	49
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	19.98	20.67	62	33.40	22.27	79	22.88	20.83	65	50.47	28.86	83	33.75	26.74	79
Foreign exchange contracts	0.10	6.16	63	0.12	5.77	61	0.09	6.01	58	0.32	10.12	61	0.48	10.92	64
Futures and forward foreign exchange contracts	0.10	3.93	65	0.12	3.58	64	0.09	3.47	60	0.32	5.23	65	0.48	5.22	69
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	42.11	42.93	67	39.65	41.55	66	40.14	42.82	64	40.30	45.53	62	39.69	44.93	61

BHC Name

City/State

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,528,569	4,922,723	3,874,271	6,007,901	3,958,545
Interest rate contracts .....	3,512,217	4,905,484	3,859,231	5,970,601	3,903,435
Foreign exchange contracts .....	16,352	17,239	15,040	37,300	55,110
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	61,691	84,984	56,200	58,657	67,723
Written options .....	59,924	161,889	165,686	79,770	50,093
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	59,924	161,889	165,686	79,770	50,093
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	3,406,954	4,675,850	3,652,385	5,869,474	3,840,729
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	3,528,569	4,922,723	3,874,271	6,007,901	3,958,545
Interest rate contracts .....	3,512,217	4,905,484	3,859,231	5,970,601	3,903,435
Foreign exchange contracts .....	16,352	17,239	15,040	37,300	55,110
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,468,645	4,760,834	3,708,585	5,928,131	3,908,452
One year or less .....	511,488	387,587	390,566	117,827	197,567
Over 1 year to 5 years .....	1,142,926	2,148,509	1,219,038	3,702,202	1,825,885
Over 5 years .....	1,814,231	2,224,738	2,098,981	2,108,102	1,885,000
Gross negative fair value (absolute value) .....	29,305	51,832	44,250	18,872	26,851
Gross positive fair value .....	94,109	173,062	143,864	65,102	34,915
Held for trading .....	0	0	0	0	0
Non-traded .....	94,109	173,062	143,864	65,102	34,915
Current credit exposure on risk-based capital derivative contracts .....	93,623	172,612	142,666	64,939	34,763
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.54	94.09	41	99.65	95.13	46	99.61	94.10	47	99.38	93.44	48	98.61	92.91	45
Foreign exchange contracts .....	0.46	3.27	63	0.35	2.75	59	0.39	3.49	59	0.62	3.20	58	1.39	3.39	64
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	1.70	7.49	32	3.29	8.37	39	4.28	8.18	45	1.33	5.91	31	1.27	6.60	30
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	1.70	7.20	34	3.29	7.94	41	4.28	7.73	48	1.33	5.10	33	1.27	5.49	35
Purchased options .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	96.55	71.23	79	94.99	69.92	79	94.27	68.76	78	97.70	69.75	83	97.02	70.34	78
<b>Held for trading .....</b>															
Interest rate contracts .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
<b>Equity, commodity, and other contracts .....</b>															
0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35	
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts .....	99.54	56.19	69	99.65	54.31	72	99.61	53.82	71	99.38	52.22	73	98.61	50.60	70
Equity, commodity, and other contracts .....	0.46	0.38	83	0.35	0.28	80	0.39	0.46	79	0.62	0.34	80	1.39	0.57	88
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	98.30	91.87	57	96.71	89.91	57	95.72	91.48	50	98.67	93.86	59	98.73	94.47	59
Over 1 year to 5 years .....	14.50	28.05	44	7.87	30.94	29	10.08	32.05	36	1.96	32.17	12	4.99	32.51	24
Over 5 years .....	32.39	26.03	59	43.64	27.26	70	31.46	27.06	59	61.62	30.45	90	46.13	31.16	73
Gross negative fair value (absolute value) .....	51.42	30.08	74	45.19	28.48	68	54.18	29.56	76	35.09	28.09	62	47.62	28.71	70
Gross positive fair value .....	0.83	1.25	41	1.05	1.76	45	1.14	1.55	45	0.31	0.83	32	0.68	0.72	47
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	2.67	1.68	86	3.52	2.69	63	3.71	2.23	82	1.08	1.19	49	0.88	0.85	54
Gross positive fair value (X) .....	0.01	0.05	32	0.04	0.07	53	0.01	0.07	32	0.01	0.06	49	0.02	0.06	64
Held for trading (X) .....	0.03	0.07	48	0.13	0.11	67	0.05	0.09	46	0.05	0.07	67	0.03	0.06	69
Non-traded (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Current credit exposure (X) .....	0.03	0.01	84	0.13	0.02	94	0.05	0.02	86	0.05	0.01	94	0.03	0.01	93
Credit losses on derivative contracts .....	0.03	0.05	53	0.13	0.08	74	0.05	0.06	53	0.05	0.05	71	0.03	0.04	77
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.86	0.63	74	1.68	1.03	77	1.35	0.85	78	0.65	0.73	73	0.35	0.53	75

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	113,031	82,297	82,297	80,655	74,111
Gross losses	4,661	3,607	9,854	9,498	12,461
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,147	746	1,788	4,840	3,905
Net losses	3,514	2,861	8,066	4,658	8,556
Provision for loan and lease losses	-3,880	37,200	38,800	6,300	15,100
Adjustments	0	0	0	0	0
Ending balance	105,637	116,636	113,031	82,297	80,655
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.05	-0.14	66	0.59	0.85	37	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57
Provision for loan and lease losses / Average loans and leases	-0.08	-0.25	65	0.79	1.37	32	0.40	0.82	22	0.07	0.24	21	0.18	0.24	49
Provision for loan and lease losses / Net loan and lease losses	-110.42	77.32	43	1,300.24	792.43	81	481.03	487.86	65	135.25	130.58	65	176.48	134.68	79
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.39	25	1.17	1.51	28	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52
Allowance for loan and lease losses / Total loans and leases	1.10	1.37	30	1.17	1.48	29	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53
Allowance for loan and lease losses / Net loans and leases losses (X)	15.03	15.27	70	20.38	11.83	82	14.01	11.58	73	17.67	8.03	84	9.43	7.54	72
Allowance for loan and lease losses / Nonaccrual assets	264.71	318.67	51	222.84	321.01	41	275.65	299.17	59	193.86	218.72	64	308.20	214.03	81
ALLL / 90+ days past due + nonaccrual loans and leases	253.75	260.68	56	210.56	244.42	46	261.33	244.34	64	188	151.73	73	303.34	160.51	87
Gross loan and lease losses / Average loans and leases	0.10	0.22	27	0.08	0.35	15	0.10	0.34	17	0.11	0.28	30	0.15	0.30	31
Recoveries / Average loans and leases	0.02	0.08	23	0.02	0.07	14	0.02	0.07	16	0.05	0.08	43	0.05	0.09	32
Net losses / Average loans and leases	0.07	0.13	37	0.06	0.28	21	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	11.64	16.12	40	7.85	15.46	21	18.83	33.98	24	38.84	36.22	66	42.56	41.30	63
Earnings coverage of net loan and lease losses (X)	29.67	4.52	73	29.36	21.56	77	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.03	46	0.02	0.03	48	0	0.04	28	0	0.01	44	0	0.02	34
Real estate loans secured by 1-4 family	-0.01	-0.01	46	0.03	0.01	73	0.01	0.01	63	0	0.01	52	0	0.01	41
Revolving	-0.02	-0.05	40	0.13	0.01	85	0.06	0.01	78	0.02	0.02	57	0.03	0.03	57
Closed-end	0	-0.01	49	-0.01	0.01	34	-0.01	0	32	0	0	51	-0.01	0.01	30
Commercial real estate loans	0.01	0.05	47	0	0.03	46	0	0.07	7	0	0.01	28	0	0.01	36
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.01	0.07	47	0.01	0.05	46	0	0.11	4	0	0.02	26	-0.01	0.02	22
Owner-occupied	-0.01	0.01	14	0	0.02	18	0	0.02	13	0	0.01	30	0	0.01	18
Other	0.01	0.06	60	0.01	0.03	60	0	0.08	6	0	0.01	24	0	0.01	24
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01				0
Commercial and industrial loans	0.29	0.20	67	0.14	0.46	30	0.23	0.47	37	0.16	0.37	33	0.41	0.31	69
Loans to individuals	0.27	0.78	29	0.28	1.41	11	0.82	1.13	52	0.47	1.17	26	0.32	1.16	21
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans		0.03			0.15			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0	0.14	28

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	22,088	47,778	23,226	29,672	33,633
90+ days past due loans and leases	1,725	3,054	2,247	1,324	419
Nonaccrual loans and leases	39,906	52,340	41,005	42,451	26,170
Total past due and nonaccrual loans and leases	63,719	103,172	66,478	73,447	60,222
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	5,227	2,146	1,982	3,393	5,714
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	14,722	18,639	12,109	27,900	8,147
Total restructured loans and leases	19,949	20,785	14,091	31,293	13,861
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	33,089	35,017	39,112	45,230	35,669
Other real estate owned	38	40	0	0	35
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.23	0.27	57	0.48	0.36	73	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47
90+ days past due loans and leases	0.02	0.10	45	0.03	0.13	46	0.02	0.12	43	0.01	0.15	31	0	0.17	20
Nonaccrual loans and leases	0.42	0.58	40	0.52	0.61	49	0.42	0.66	31	0.47	0.51	46	0.30	0.54	21
90+ days past due and nonaccrual loans and leases	0.43	0.73	31	0.55	0.80	34	0.45	0.85	26	0.49	0.71	34	0.30	0.75	14
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0.05	0.01	89	0.02	0.01	79	0.02	0.01	78	0.04	0.01	80	0.06	0.02	84
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.15	0.12	64	0.19	0.13	68	0.12	0.13	55	0.31	0.14	86	0.09	0.16	39
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.23	0.27	57	0.48	0.37	73	0.24	0.40	35	0.33	0.43	45	0.38	0.44	47
90+ days past due assets	0.02	0.10	44	0.03	0.13	45	0.02	0.12	42	0.01	0.15	30	0	0.18	18
Nonaccrual assets	0.42	0.59	40	0.52	0.62	49	0.42	0.67	31	0.47	0.53	46	0.30	0.57	21
30+ days past due and nonaccrual assets	0.66	1.04	36	1.03	1.21	53	0.68	1.29	24	0.82	1.19	37	0.68	1.26	19
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.24	0.43	26	0.40	0.49	44	0.27	0.52	24	0.38	0.44	50	0.23	0.48	20
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.46	22	0.40	0.52	43	0.27	0.55	20	0.38	0.48	44	0.23	0.52	18
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.46	0.52	48	0.64	0.56	58	0.51	0.60	42	0.78	0.53	76	0.59	0.60	52
Allowance for loan and lease losses	74.08	67.93	65	76.77	65.48	69	72.63	66.66	65	110.67	115.41	56	83.80	118.28	39
Equity capital + allowance for loan and lease losses	2.21	4.43	21	4.95	4.83	52	2.32	4.97	23	5.41	4.28	69	4.46	4.79	48
Tier 1 capital + allowance for loan and lease losses	2.46	5.28	18	6.26	5.98	55	2.63	6.05	17	6.71	5.65	66	5.56	6.16	47
Loans and leases + other real estate owned	0.82	0.88	50	0.90	0.92	50	0.85	0.97	45	1.01	0.85	65	0.76	0.96	38

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.26	0.24	65	0.61	0.39	77	0.26	0.39	43	0.34	0.38	56	0.41	0.42	56
90+ days past due .....	0.02	0.12	53	0.04	0.15	55	0.02	0.16	51	0.02	0.16	46	0.01	0.22	31
Nonaccrual .....	0.25	0.65	21	0.39	0.63	32	0.27	0.76	14	0.18	0.46	22	0.22	0.57	21
Commercial and industrial															
30–89 days past due .....	0.14	0.17	52	0.14	0.23	42	0.17	0.23	51	0.22	0.31	44	0.28	0.30	57
90+ days past due .....	0.01	0.02	64	0.02	0.03	61	0.03	0.03	68	0	0.05	14	0	0.05	11
Nonaccrual .....	1.03	0.64	77	0.89	0.75	65	0.92	0.75	68	1.59	0.83	82	0.69	0.76	54
Individuals															
30–89 days past due .....	0.70	0.55	70	1.51	0.58	92	0.85	0.83	55	1.05	0.83	61	0.74	0.84	39
90+ days past due .....	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual .....	0.24	0.18	65	0.95	0.22	92	0.20	0.28	54	0.15	0.17	57	0.09	0.23	39
Depository institution loans															
30–89 days past due .....		0			0.03			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....		0.16			0.31			0.17			0.24			0.17	
90+ days past due .....		0			0.03			0			0			0	
Nonaccrual .....		0.69			0.80			0.49			0.67			0.75	
Foreign governments															
30–89 days past due .....		0.01			0			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
90+ days past due .....	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.13	22	0	0.15	16	0	0.15	19	0.59	0.13	89	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.57	0.35	76	1.41	0.60	85	0.58	0.65	59	0.78	0.67	67	0.90	0.71	70
	90+ days past due	0.01	0.27	46	0.01	0.29	41	0.01	0.33	42	0	0.31	30	0	0.46	29
	Nonaccrual	0.45	0.82	31	0.77	0.84	58	0.47	0.89	30	0.32	0.73	22	0.34	0.86	24
Revolving	30-89 days past due	0.13	0.29	30	0.65	0.40	76	0.27	0.48	35	0.35	0.45	37	0.64	0.50	66
	90+ days past due	0	0.02	69	0	0.03	63	0	0.03	64	0	0.05	50	0	0.05	50
	Nonaccrual	0.44	1.05	39	0.85	1.27	55	0.45	1.13	36	0.31	1	26	0.38	1.17	28
Closed-end	30-89 days past due	0.73	0.36	82	1.71	0.61	87	0.71	0.65	68	0.94	0.70	72	0.99	0.75	73
	90+ days past due	0.02	0.29	47	0.01	0.33	43	0.02	0.38	44	0	0.35	16	0	0.53	16
	Nonaccrual	0.45	0.77	34	0.74	0.81	55	0.48	0.87	32	0.32	0.70	24	0.32	0.84	25
Junior lien	30-89 days past due	0.02	0.01	79	0.07	0.02	94	0.03	0.02	75	0.04	0.02	76	0.03	0.03	64
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.04	0.04	57	0.04	0.05	45	0.04	0.04	52	0.01	0.04	30	0.01	0.06	26
Commercial real estate	30-89 days past due	0.09	0.14	50	0.12	0.23	44	0.07	0.26	32	0.07	0.18	32	0.07	0.17	27
	90+ days past due	0.03	0.01	80	0.06	0.02	82	0.03	0.02	79	0.03	0.03	69	0.01	0.03	57
	Nonaccrual	0.13	0.52	19	0.15	0.43	21	0.15	0.62	13	0.10	0.23	30	0.15	0.28	34
Construction and development	30-89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0.02	0.28	31	0.03	0.21	32
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	28	0.12	0.25	51	0	0.41	11	0.04	0.20	36	0	0.19	12
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0.02	0.20	41	0.03	0.13	46
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	31	0.12	0.18	58	0	0.35	12	0.04	0.17	43	0	0.15	15
Multifamily	30-89 days past due	0.13	0.06	81	0.02	0.08	56	0.10	0.09	71	0.04	0.08	58	0.04	0.10	56
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.14	59	0.09	0.08	68	0.08	0.11	60	0	0.05	21	0.19	0.08	83
Nonfarm non-residential	30-89 days past due	0.08	0.14	51	0.15	0.20	54	0.07	0.23	36	0.08	0.14	37	0.08	0.17	29
	90+ days past due	0.04	0.01	80	0.08	0.02	86	0.04	0.02	80	0.04	0.03	72	0.02	0.03	62
	Nonaccrual	0.16	0.66	17	0.17	0.55	16	0.18	0.80	15	0.13	0.28	28	0.15	0.30	33
Owner Occupied	30-89 days past due	0.06	0.04	70	0.10	0.07	67	0.03	0.07	44	0.03	0.07	33	0.03	0.09	22
	90+ days past due	0	0	78	0	0.01	67	0	0	70	0	0.01	58	0	0.01	52
	Nonaccrual	0.09	0.25	27	0.08	0.24	30	0.10	0.27	24	0.09	0.16	38	0.11	0.17	41
Other	30-89 days past due	0.02	0.09	41	0.05	0.11	51	0.04	0.14	46	0.05	0.07	49	0.05	0.07	56
	90+ days past due	0.04	0.01	87	0.08	0.01	91	0.04	0.01	84	0.04	0.01	84	0.01	0.01	71
	Nonaccrual	0.07	0.40	28	0.08	0.24	30	0.08	0.44	24	0.04	0.10	39	0.05	0.13	40
Farmland	30-89 days past due		0.11			0.31			0.11			0.23			0.25	
	90+ days past due		0			0.03			0			0.01			0.01	
	Nonaccrual		1.10			1.24			1.13			0.84			1.23	
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,712,889	0	1,708,211	0	0
Retained earnings	1,723,979	1,681,163	1,665,607	1,643,999	1,508,902
Accumulated other comprehensive income (AOCI)	-6,247	12,467	54,234	-43,847	-75,761
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,430,621	1,693,630	3,428,052	1,600,152	1,433,141
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	362,641	366,987	360,739	369,825	373,147
Accumulated other comprehensive income-related adjustments	-6,247	12,466	54,234	-43,847	-75,761
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,074,227	1,314,177	3,013,079	1,274,174	1,135,755
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,074,227	1,314,177	3,013,079	1,274,174	1,135,755
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	3,074,227	1,314,177	3,013,079	1,274,174	1,135,755
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	115,052	125,775	122,366	91,217	88,938
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	115,052	125,775	122,366	91,217	88,938
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	115,052	125,775	122,366	91,217	88,938
Exited advanced approach tier 2 capital					
Total capital	3,189,279	1,439,952	3,135,445	1,365,391	1,224,693
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	16,836,428	13,523,870	15,786,970	11,476,788	11,308,408
Less: Deductions from common equity tier 1 capital	362,641	366,987	360,739	369,825	373,147
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,473,787	13,156,883	15,426,231	11,106,963	10,935,261
Total risk-weighted assets	10,949,362	10,287,960	10,588,361	10,067,423	9,868,596
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	28.08	12.66	99	12.77	11.98	74	28.46	12.35	99	12.66	12.11	69	11.51	12.09	48
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	28.08	13.44	99	12.77	12.72	62	28.46	13.08	98	12.66	12.78	56	11.51	12.85	34
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	29.13	15.42	99	14	14.77	43	29.61	15.23	98	13.56	14.36	42	12.41	14.45	16
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	18.66	9.11	99	9.99	9.03	78	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	51,585	49,993	94,121	90,209	91,499	3.18	25.19
Other insurance activities income	51,585	49,993	94,121	90,209	91,499	3.18	25.19
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	79,634	77,528	78,561	77,546	75,434	2.72	9.03

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income	16.67	0.37	99	17.69	0.39	99	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.50	11.54	18	5.42	11.35	27	2.51	11.03	20	5.72	11.51	27	6.20	10.22	32
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets		3.19			5.10			2.04			12.40		-100	3.24	1
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	0	0	0	0	0		
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	0	0	0	0	0		
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	0	0	0	0	0		
Other expenses .....	3,593	598	92,923	465	384	500.84	1811.17
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,593	598	92,923	465	384	500.84	1811.17
Income (loss) before taxes .....	-3,593	-598	-92,923	-465	-384		
Applicable income taxes (credit) .....	-406	-168	-13,933	-131	-108		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-3,187	-430	-78,990	-334	-276		
Equity in undistributed income of subsidiaries .....	85,659	38,725	101,728	135,432	123,003	121.20	191.70
Bank subsidiaries .....	85,659	38,725	101,728	135,432	123,003	121.20	191.70
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	82,472	38,295	22,738	135,098	122,727	115.36	181.92
<b>Memoranda</b>							
Bank net income .....	85,659	38,725	101,728	135,432	123,003	121.20	191.70
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	2,650,055	77.23	1,688,676	99.71	2,674,877	78.03	1,594,768	1,427,423	56.93	114.29	
Common and preferred stock .....	2,649,311	77.21	1,687,932	99.66	2,674,133	78.01	1,594,024	1,426,679	56.96	114.36	
Excess cost over fair value .....	744	0.02	744	0.04	744	0.02	744	744	0.00	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	769,308	22.42	1	0	741,034	21.62	4,730	5,385	999999.00	12711.12	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	11,858	0.35	4,979	0.29	12,141	0.35	770	392	138.16	3203.06	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	3,431,221	100.00	1,693,656	100.00	3,428,052	100.00	1,600,268	1,433,200	102.59	176.03	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0			
Other liabilities .....	599	0.02	26	0	0	0	116	59	2203.85	989.09	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total liabilities .....	599	0.02	26	0	0	0	116	59	2203.85	989.09	
Equity Capital .....	3,430,622	99.98	1,693,630	100	3,428,052	100	1,600,152	1,433,141	102.56	176.00	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0			
Common stock .....	1,868	0.05	0	0	1,868	0.05	0	0			
Common surplus .....	1,903,936	55.49	47,697	2.82	1,901,765	55.48	47,697	47,697	3891.73	3891.73	
Retained earnings .....	1,676,283	48.85	1,633,467	96.45	1,617,910	47.20	1,596,303	1,461,205	2.62	38.40	
Accumulated other comprehensive income .....	-6,247	-0.18	12,466	0.74	54,234	1.58	-43,848	-75,761			
Other equity capital components .....	-145,218	-4.23	0	0	-147,725	-4.31	0	0			
Total liabilities and equity capital .....	3,431,221	100.00	1,693,656	100.00	3,428,052	100.00	1,600,268	1,433,200	102.59	176.03	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

BHC Name

City/State

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	4.83	12.64	3	4.61	4.33	42	1.12	7.29	9	8.76	9.68	36	9.02	10.40	32
Bank net income / Average equity investment in banks	6.45	12.37	6	4.70	4.55	38	5.46	7.45	26	8.85	10.51	33	9.03	11.19	30
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	103.86	96.24	68	101.12	91.35	38	447.39	88.16	99	100.25	82.22	39	100.22	82.56	39
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	0.02	16.87	6	0	20.37	4	0	20.06	3	0.01	20.43	6	0	20.88	5
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.02	0.09	81	0.04	0.09	78	0.02	0.08	80	0.05	0.12	77	0.05	0.12	78
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	77.25	103.07	0	99.71	103.11	28	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32
Total investment in subs / Equity capital	77.25	108.26	0	99.71	110.49	15	78.03	110.16	0	99.66	111.07	17	99.60	112.48	21
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-4.73	0.25	0	-0.06	0.67	29	-33.12	0.47	0	-0.04	0.36	27	-0.05	0.35	30
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	1.47	138.64	2	28.09	143.95	8	113.23	136.59	42	28.17	177.68	3	28.13	162.34	2
Cash from ops + noncash items + op expense / Op expense + dividend	21.55	130.64	9	-690.80	154.33	0	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	202.10	103.17	86	-690.80	148.07	0	990.62	134.08	98	-40.86	116.34	4	25.78	103.19	8
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11			1,374.36			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends	0	153.06	1		169.52			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		78.46			73.92			81.10			57.84			57.26	
Dividends declared / Net income .....	29.22	25.30	59	0	60.26	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	3.42	9.64	3	4.61	1.15	76	1.12	4.14	15	8.76	6.46	81	9.02	7.33	73
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	139.49	9		166.94			132.17			178.13			157.73	
Dividends from nonbank subsidiaries .....	0	3.97	27		3.69			3.41			7.53			7.13	
Dividends from subsidiary holding companies.....	0	6.36	45		3.84			4.85			21.40			16.86	
Dividends from all subsidiaries .....	0	193.08	3		205.70			174.85			260.40			215.26	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	36.56	9	0	82.59	8	0	60.28	4	0	66.55	4	0	60.71	4
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	0	38.35	5	0	98.26	3	0	62.88	3	0	69.36	3	0	63.43	2
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		76.16			78.35			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		67.82			66.84			69.76			67.32			65.18	
Interest income from bank subsidiaries.....		0.39			1.06			0.63			0.80			0.92	
Management and service fees from bank subsidiaries .....		2.08			2.32			1.87			1.81			2.01	
Other income from bank subsidiaries.....		0.02			0.07			0.04			0.03			0.02	
Operating income from bank subsidiaries .....		81.78			81.90			82.20			78.80			74.20	
Dividends from nonbank subsidiaries .....		2.67			2.05			1.95			2.65			2.57	
Interest income from nonbank subsidiaries.....		0.35			1.11			0.73			1.19			2.32	
Management and service fees from nonbank subsidiaries .....		0.02			0.04			0.02			0.06			0.03	
Other income from nonbank subsidiaries.....		0.01			0.01			0.01			0.04			0.02	
Operating income from nonbank subsidiaries .....		6.48			6.25			4.70			7.29			7.64	
Dividends from subsidiary holding companies.....		2.43			1.08			2.53			4.52			5.15	
Interest income from subsidiary holding companies.....		0.01			0.17			0.11			0.20			0.37	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.96			4.06			4.56			6.08			6.79	
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			28.33			26.53	